

SN: 09/923,179

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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MAY 23 2005

Applicant: First Data Corp. Confirmation No.: 2029  
Serial No.: 09/923,179  
Filed: August 6, 2001  
Examiner: Kambiz Zand  
Docket: 10399-34382  
Customer No.: 24728  
Title: Account Based Digital Signature (ABDS) System

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**RESPONSE**

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May 23, 2005

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Office Action mailed January 21, 2005, please consider the appended Amendments and Remarks, which the applicant believes responds to and addresses all of the outstanding issues in regard to the present application and which should now put this application in condition for allowance.

Amendments to the specification begin on page 2 of this paper.

Amendments to the claims begin on page 3 of this paper.

Remarks begin on page 15 of this paper.